

Cycle Date: June-2011
Run Date: 09/07/2011
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 125
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information								
Return to cover		For Charter :	N/A							
09/07/2011		Count of CU :	125							
CU Name:	N/A	Asset Range :	N/A							
Peer Group:	N/A <th data-cs="7" data-kind="parent">Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit</th> <th data-kind="ghost"></th> <th data-kind="ghost"></th> <th data-kind="ghost"></th> <th data-kind="ghost"></th> <th data-kind="ghost"></th> <th data-kind="ghost"></th>	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
ASSETS:		Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents		593,307,753	681,319,943	14.8	740,097,689	8.6	696,304,183	-5.9	790,973,827	13.6
TOTAL INVESTMENTS		1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,578,241,583	14.0	2,839,490,552	10.1
Loans Held for Sale		3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	8,786,074	-48.7
Real Estate Loans		2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,935,672,555	1.6
Unsecured Loans		557,464,027	553,641,163	-0.7	564,527,593	2.0	579,186,014	2.6	572,135,044	-1.2
Other Loans		2,589,874,586	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7	2,576,576,984	0.0
TOTAL LOANS		5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,953,241	-0.5	6,084,384,583	0.7
(Allowance for Loan & Lease Losses)		(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(66,969,304)	-4.2
Land And Building		201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	228,533,251	0.0
Other Fixed Assets		44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	33,723,877	-4.4
NCUSIF Deposit		60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	80,766,668	1.3
All Other Assets		119,155,438	128,651,263	8.0	147,706,782	14.8	148,023,359	0.2	159,937,034	8.0
TOTAL ASSETS		7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,159,626,562	4.1
LIABILITIES & CAPITAL:										
Dividends Payable		20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,383,470	-16.2
Notes & Interest Payable		352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	334,279,103	11.1
Accounts Payable & Other Liabilities		67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	108,378,447	37.8
Uninsured Secondary Capital		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES		439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	453,041,020	15.6
Share Drafts		872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,227,319,491	5.4	1,260,251,658	2.7
Regular shares		1,747,444,277	1,831,798,996	4.8	2,008,638,279	9.7	2,168,788,624	8.0	2,397,594,030	10.5
All Other Shares & Deposits		3,985,967,047	4,372,008,766	9.7	4,771,031,554	9.1	4,974,903,937	4.3	5,011,875,064	0.7
TOTAL SHARES & DEPOSITS		6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,371,012,052	5.4	8,669,720,752	3.6
Regular Reserve		246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	245,785,805	0.5
Other Reserves		242,288,439	246,002,615	1.5	267,064,323	8.6	274,433,427	2.8	296,085,729	7.9
Undivided Earnings		429,506,719	433,448,678	0.9	448,786,110	3.5	475,249,384	5.9	494,993,256	4.2
TOTAL EQUITY		918,297,262	926,978,682	0.9	957,826,184	3.3	994,170,979	3.8	1,036,864,790	4.3
TOTAL LIABILITIES, SHARES, & EQUITY		7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,159,626,562	4.1
INCOME & EXPENSE										
Loan Income*		383,793,822	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	178,891,273	-4.9
Investment Income*		86,246,010	70,785,344	-17.9	59,379,058	-16.1	58,142,221	-2.1	28,625,586	-1.5
Other Income*		137,556,678	147,497,974	7.2	167,126,892	13.3	182,770,277	9.4	88,504,496	-3.2
Total Employee Compensation & Benefits*		153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	91,816,036	3.2
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ¹²		N/A	N/A		41,593,631		20,839,180	-49.9	8,833,218	-15.2
Total Other Operating Expenses*		171,062,772	180,904,138	5.8	178,110,073	-1.5	185,820,679	4.3	93,599,187	0.7
Non-operating Income & (Expense)*		2,458,517	-4,877,940	-298.4	-11,440,130	-134.5	-1,876,547	83.6	-140,485	85.0
NCUSIF Stabilization Income*		N/A	N/A		41,778,993		0	-100.0	0	N/A
Provision for Loan/Lease Losses*		40,655,506	57,795,884	42.2	79,654,042	37.8	65,580,047	-17.7	23,458,037	-28.5
Cost of Funds*		220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	50,978,244	-18.1
NET INCOME (LOSS) EXCLUDING STABILIZATION										
EXPENSE & NCUSIF PREMIUM ¹¹		N/A	N/A		65,836,869		61,548,226	-6.5	36,029,366	17.1
Net Income (Loss)*		23,804,752	11,446,607	-51.9	24,243,238	111.8	40,709,046	67.9	27,196,148	33.6
TOTAL CU's		139	136	-2.2	130	-4.4	126	-3.1	125	-0.8

* Income/Expense items are year-to-date while the related %change ratios are annualized.

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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

1. Summary Financial

		Supplemental Ratio Analysis				
		For Charter : N/A				
09/07/2011		Count of CU : 125				
CU Name: N/A		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State		
Peer Group: N/A		Count of CU in Peer Group : N/A				
		Dec-2007		Dec-2008	Dec-2009	Dec-2010
						Jun-2011
OTHER DELINQUENCY RATIOS						
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.40	1.86	2.06	1.53	1.1
All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.38	1.47	1.15	1.0
Leased Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	0.00	0.00	0.0
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE		N/A	N/A	N/A	7.97	6.8
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.28	1.35	1.41	1.24	0.8
Participation Loans Delinquent > 2 Mo / Total Participation Loans		4.66	1.68	0.54	0.49	0.6
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm		1.67	2.25	3.67	3.30	3.0
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm		0.19	0.61	1.92	2.18	2.0
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE		N/A	N/A	N/A	0.00	0.0
REAL ESTATE LOAN DELINQUENCY						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		0.30	0.63	1.60	1.87	1.3
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		0.03	0.84	1.14	1.28	0.9
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.44	0.91	1.04	1.36	1.0
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.33	0.37	0.64	0.59	0.4
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans		0.00	1.17	1.25	4.78	5.0
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	16.94	16.63	13.71	13.2
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	0.00	49.61	11.03	25.0
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		1.30	2.07	3.16	3.22	2.5
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans		0.27	0.67	1.25	1.44	1.0
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		19.45	21.92	22.33	25.72	28.9
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.12	3.05	4.70	4.24	3.6
* Net Charge Offs - All Other Loans / Avg All Other Loans		0.95	1.19	1.37	1.26	1.0
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.09	0.14	0.33	0.41	0.4
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.02	0.05	0.10	0.22	0.2
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.21	0.31	0.80	0.80	0.8
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans		N/A	0.00	0.00	0.00	1.1
* Net Charge Offs - Leased Receivable / Avg Leases Receivable		0.00	0.00	0.00	0.00	0.0
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.05	1.27	1.10	1.24	0.9
* Net Charge Offs - Participation Loans / Avg Participation Loans		3.13	1.49	1.32	1.15	1.0
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.01	0.44	0.97	1.20	0.5
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans		18.32	18.24	19.32	17.22	16.8
Participation Loans Outstanding / Total Loans		0.97	1.19	1.87	2.44	2.6
Participation Loans Purchased YTD / Total Loans Granted YTD		0.78	1.64	2.28	2.54	2.4
* Participation Loans Sold YTD / Total Assets		0.06	0.05	0.08	0.10	0.1
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets		0.92	1.47	1.87	2.55	2.8
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.01	0.06	0.00	0.96	0.0
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		18.71	19.96	18.16	17.50	17.2
Total Fixed Rate Real Estate / Total Loans		26.33	28.54	28.43	28.26	28.7
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		23.05	25.82	40.14	38.67	27.3
First Mtg RE Loans Sold YTD/First Mtg RE Loans Granted YTD		28.46	23.89	65.31	65.26	50.6
Interest Only & Payment Option First Mortgages / Total Assets		0.35	0.45	0.35	0.30	0.3
Interest Only & Payment Option First Mortgages / Net Worth		3.06	4.09	3.51	2.92	3.5
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth		0.30	0.26	0.70	0.93	0.9
Unused Commitments / Cash & ST Investments		127.21	135.53	106.43	114.70	113.0
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)						
** Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
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		Liabilities, Shares & Equity							
		For Charter : N/A							
		Count of CU : 125							
		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011 % Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital		0	0	N/A	0	N/A	0	N/A	0 N/A
Other Borrowings		N/A	N/A		N/A		N/A		N/A
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	331,279,103	10.1
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	3,000,000	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,383,470	-16.2
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	108,378,447	37.8
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	453,041,020	15.6
SHARES AND DEPOSITS									
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,227,319,491	5.4	1,260,251,658	2.7
Regular Shares	1,747,444,277	1,831,798,996	4.8	2,008,638,279	9.7	2,168,788,624	8.0	2,397,594,030	10.5
Money Market Shares	1,168,449,987	1,440,319,760	23.3	1,646,236,947	14.3	1,869,137,975	13.5	1,966,308,975	5.2
Share Certificates	2,063,219,189	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5	2,036,767,987	-3.3
IRA/KEOGH Accounts	732,595,149	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8	979,284,132	0.0
All Other Shares ¹	15,373,567	17,203,069	11.9	16,665,089	-3.1	19,992,870	20.0	27,052,330	35.3
Non-Member Deposits	6,329,155	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3	2,461,640	55.2
TOTAL SHARES AND DEPOSITS	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,371,012,052	5.4	8,669,720,752	3.6
EQUITY:									
Undivided Earnings	429,506,719	433,448,678	0.9	448,786,110	3.5	475,249,384	5.9	489,866,316	3.1
Regular Reserves	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	245,785,805	0.5
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	246,206,530	253,753,590	3.1	265,265,487	4.5	276,196,788	4.1	282,743,072	2.4
Equity Acquired in Merger	N/A	N/A		262,045		129,385	-50.6	129,385	0.0
Miscellaneous Equity	1,213,887	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	1,444,711	4,959,315	243.3	7,045,300	42.1	5,689,836	-19.2	20,414,742	258.8
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		0		0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	-1,180,329	N/A	0	100.0	0	N/A
Other Comprehensive Income	-6,576,689	-13,899,958	-111.4	-5,516,660	60.3	-8,771,062	-59.0	-8,389,950	4.3
Net Income	0	0	N/A	0	N/A	0	N/A	5,126,940	N/A
EQUITY TOTAL	918,297,262	926,978,682	0.9	957,826,184	3.3	994,170,979	3.8	1,036,864,790	4.3
TOTAL SHARES & EQUITY	7,523,895,333	8,081,879,678	7.4	8,901,507,534	10.1	9,365,183,031	5.2	9,706,585,542	3.6
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,159,626,562	4.1
NCUA INSURED SAVINGS²									
Uninsured Shares	586,043,079	774,397,509	32.1	291,004,333	-62.4	293,754,517	0.9	294,001,802	0.1
Uninsured Non-Member Deposits	1,010,281	619,392	-38.7	409,233	-33.9	441,682	7.9	1,671,808	278.5
Total Uninsured Shares & Deposits	587,053,360	775,016,901	32.0	291,413,566	-62.4	294,196,199	1.0	295,673,610	0.5
Insured Shares & Deposits	6,018,544,711	6,379,884,095	6.0	7,652,267,784	19.9	8,076,815,853	5.5	8,374,047,142	3.7
TOTAL NET WORTH	922,215,353	934,729,657	1.4	958,901,942	2.6	998,676,273	4.1	1,026,264,066	2.8

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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS

² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000

	Delinquent Loan Information							
Return to cover	For Charter : N/A							
09/07/2011	Count of CU : 125							
CU Name: N/A	Asset Range : N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011
DELINQUENCY SUMMARY - ALL LOAN TYPES								% Chg
1 to < 2 Months Delinquent	91,932,045	109,541,518	19.2	129,489,288	18.2	121,888,564	-5.9	101,858,341
2 to < 6 Months Delinquent	38,121,327	52,113,518	36.7	65,391,016	25.5	59,961,514	-8.3	44,009,942
6 to 12 Months Delinquent	7,934,540	9,734,049	22.7	15,799,858	62.3	14,503,400	-8.2	15,306,445
12 Months & Over Delinquent	2,517,499	2,290,127	-9.0	3,976,475	73.6	4,932,305	24.0	4,548,110
Total Del Loans - All Types (2 or more Mo)	48,573,366	64,137,694	32.0	85,167,349	32.8	79,397,219	-6.8	63,864,497
LOAN DELINQUENCY - BY LOAN TYPE								
Unsecured Credit Card Loans								
1 to < 2 Months Delinquent	6,262,645	7,718,542	23.2	7,383,081	-4.3	6,291,415	-14.8	5,516,184
2 to < 6 Months Delinquent	4,423,580	5,913,159	33.7	6,864,335	16.1	4,899,755	-28.6	3,442,629
6 to 12 Months Delinquent	428,240	601,917	40.6	674,756	12.1	665,101	-1.4	502,498
12 Months & Over Delinquent	36,017	42,830	18.9	39,845	-7.0	46,197	15.9	25,988
Total Del Credit Card Lns (2 or more Mo)	4,887,837	6,557,906	34.2	7,578,936	15.6	5,611,053	-26.0	3,971,115
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	32.7	2.06	10.6	1.53	-25.9	1.12
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years								
1 to < 2 Months Delinquent	18,841,138	22,941,616	21.8	34,580,246	50.7	34,014,175	-1.6	29,312,189
2 to < 6 Months Delinquent	2,857,714	6,588,898	130.6	16,472,513	150.0	19,522,857	18.5	11,579,167
6 to 12 Months Delinquent	478,526	962,599	101.2	3,530,461	266.8	4,004,209	13.4	5,460,088
12 Months & Over Delinquent	0	414,499	N/A	1,019,536	146.0	2,192,305	115.0	1,913,111
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	18,952,366
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.30	0.63	106.1	1.60	155.0	1.87	17.3	1.34
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years								
1 to < 2 Months Delinquent	1,265,884	8,723,397	589.1	9,936,551	13.9	8,605,605	-13.4	6,736,403
2 to < 6 Months Delinquent	181,316	4,465,502	2,362.8	4,460,871	-0.1	5,301,356	18.8	4,176,206
6 to 12 Months Delinquent	0	535,112	N/A	1,532,463	186.4	2,141,972	39.8	1,082,164
12 Months & Over Delinquent	0	0	N/A	421,387	N/A	691,112	64.0	724,946
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,983,316
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.03	0.84	2,423.0	1.14	35.5	1.28	12.4	0.93
Other Real Estate Fixed/Hybrid/Balloon								
1 to < 2 Months Delinquent	3,406,482	4,103,810	20.5	4,972,124	21.2	5,256,849	5.7	4,131,105
2 to < 6 Months Delinquent	1,177,035	3,088,528	162.4	2,657,713	-13.9	2,986,926	12.4	2,017,108
6 to 12 Months Delinquent	341,130	672,346	97.1	844,964	25.7	1,030,115	21.9	1,143,463
12 Months & Over Delinquent	16,644	170,145	922.3	767,874	351.3	536,868	-30.1	412,542
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	3,573,113
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	105.5	1.04	13.6	1.36	31.0	1.08
Other Real Estate Adjustable Rate								
1 to < 2 Months Delinquent	2,478,516	3,258,342	31.5	4,125,150	26.6	3,643,485	-11.7	3,500,556
2 to < 6 Months Delinquent	1,166,988	1,520,501	30.3	2,301,310	51.4	2,357,804	2.5	1,782,215
6 to 12 Months Delinquent	400,372	203,517	-49.2	679,087	233.7	644,307	-5.1	634,372
12 Months & Over Delinquent	158,877	104,791	-34.0	369,653	252.8	215,496	-41.7	103,290
Total Del Other RE Adj Rate Lns (2 or more Mo)	1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,519,877
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33	0.37	13.4	0.64	73.2	0.59	-8.8	0.47
Leases Receivable								
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0
2 to < 6 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0
6 to 12 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0
12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	0
Total Del Leases Receivable (2 or more Mo)	0	0	N/A	0	N/A	0	N/A	0
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00
All Other Loans								
1 to < 2 Months Delinquent	59,677,380	62,795,811	5.2	68,492,136	9.1	64,077,035	-6.4	52,661,904
2 to < 6 Months Delinquent	28,314,694	30,536,930	7.8	32,634,274	6.9	24,892,816	-23.7	21,012,617
6 to 12 Months Delinquent	6,286,272	6,758,558	7.5	8,538,127	26.3	6,017,696	-29.5	6,483,860
12 Months & Over Delinquent	2,305,961	1,557,862	-32.4	1,358,180	-12.8	1,250,327	-7.9	1,368,233
Total Del All Other Lns (2 or more Mo)	36,906,927	38,853,350	5.3	42,530,581	9.5	32,160,839	-24.4	28,864,710
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38	4.4	1.47	6.6	1.15	-21.3	1.03
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7. Delinquent Loan Information

		Loan Losses & Bankruptcy Information, and Loan Modifications						
Return to cover		For Charter : N/A						
09/07/2011		Count of CU : 125						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A						
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
								Jun-2011
								% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)								
* Total Loans Charged Off		44,025,259	55,752,840	26.6	72,869,959	30.7	71,251,673	-2.2
* Total Loans Recovered		7,797,152	7,844,242	0.6	7,633,683	-2.7	8,336,887	9.2
* NET CHARGE OFFS (\$\$)		36,228,107	47,908,598	32.2	65,236,276	36.2	62,914,786	-3.6
***Net Charge-Offs / Average Loans		0.65	0.82	27.6	1.08	31.4	1.04	-4.2
Total Del Loans & *Net Charge-Offs		84,801,473	112,046,292	32.1	150,403,625	34.2	142,312,005	-5.4
Combined Delinquency and Net Charge Off Ratio		1.50	1.90	26.3	2.49	30.8	2.35	-5.4
LOAN LOSS SUMMARY BY LOAN TYPE								
* Unsecured Credit Card Lns Charged Off		8,451,552	12,143,335	43.7	18,087,409	48.9	17,016,104	-5.9
* Unsecured Credit Card Lns Recovered		1,372,049	1,481,205	8.0	1,189,971	-19.7	1,465,940	23.2
* NET UNSECURED CREDIT CARD C/Os		7,079,503	10,662,130	50.6	16,897,438	58.5	15,550,164	-8.0
**Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.12	3.05	43.7	4.70	54.2	4.24	-9.9
* All Other Loans Charged Off		32,806,672	39,758,244	21.2	45,235,931	13.8	42,126,769	-6.9
* All Other Loans Recovered		5,753,026	6,177,350	7.4	6,137,271	-0.6	6,384,004	4.0
* NET ALL OTHER LOAN C/Os		27,053,646	33,580,894	24.1	39,098,660	16.4	35,742,765	-8.6
** Net Charge Offs - All Other Loans / Avg All Other Loans		0.95	1.19	25.1	1.37	14.4	1.26	-8.0
* Total 1st Mortgage RE Loan/LOCs Charged Off		825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9
* Total 1st Mortgage RE Loans/LOCs Recovered		505,399	8,693	-98.3	34,082	292.1	59,676	75.1
* NET 1st MORTGAGE RE LOANS/LOCs C/Os		320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9
** Net Charge Offs - 1st Mortgage RE Loans/LOCs		0.02	0.05	156.3	0.10	92.4	0.22	125.4
/ Avg 1st Mortgage RE Loans/LOCs								0.23
* Total Other RE Loans/LOCs Charged Off		1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7
* Total Other RE Loans/LOCs Recovered		166,678	176,994	6.2	272,359	53.9	427,267	56.9
* NET OTHER RE LOANS/LOCs C/Os		1,774,819	2,763,156	55.7	7,386,155	167.3	7,284,808	-1.4
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs		0.21	0.31	47.3	0.80	158.6	0.80	0.8
* Total Real Estate Loans Charged Off		2,767,035	3,851,261	39.2	9,546,619	147.9	12,108,800	26.8
* Total Real Estate Lns Recovered		672,077	185,687	-72.4	306,441	65.0	486,943	58.9
* NET Total Real Estate Loan C/Os		2,094,958	3,665,574	75.0	9,240,178	152.1	11,621,857	25.8
** Net Charge Offs - Total RE Loans / Avg Total RE Loans		0.09	0.14	61.3	0.33	138.7	0.41	23.5
* Total Modified 1st & Other Real Estate Lns Charged Off		N/A	0		68,856	N/A	543,936	690.0
* Total Modified 1st and Other Real Estate Lns Recovered		N/A	0		0	N/A	0	N/A
*NET Modified Real Estate C/Os		N/A	0		68,856	N/A	543,936	690.0
** Net Charge Offs - Total Modified RE Loans		N/A	N/A		0.27		0.99	262.7
/ Avg Total Modified RE Loans								1.28
* Total Leases Receivable Charged Off		0	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered		0	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os		0	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY								
Number of Members Who Filed Chapter 7 YTD		1,680	2,434	44.9	3,738	53.6	4,110	10.0
Number of Members Who Filed Chapter 13 YTD		1,039	1,738	67.3	1,987	14.3	2,502	25.9
Number of Members Who Filed Chapter 11 or Chapter 12 YTD		1	1	0.0	1	0.0	3	200.0
Total Number of Members Bankrupt		2,720	4,173	53.4	5,726	37.2	6,615	15.5
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)		28,827,303	44,898,511	55.7	66,200,303	47.4	71,493,701	8.0
* All Loans Charged Off due to Bankruptcy YTD		8,563,400	12,218,723	42.7	16,268,860	33.1	18,329,342	12.7
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		19.45	21.92	12.7	22.33	1.9	25.72	15.2
REAL ESTATE FORECLOSURE SUMMARY								
Real Estate Loans Foreclosed YTD		N/A	N/A		N/A		N/A	11,468,890
Number of Real Estate Loans Foreclosed YTD		N/A	N/A		N/A		N/A	86
LOAN MODIFICATIONS OUTSTANDING								
Modified First Mortgage RE Loans		N/A	5,844,150		40,564,003	594.1	57,463,013	41.7
Modified Other RE Loans		N/A	423,570		3,707,298	775.3	8,344,917	125.1
Total Modified First and Other RE Loans		N/A	6,267,720		44,271,301	606.3	65,807,930	48.6
Modified RE Loans Also Reported as Business Loans		N/A	0		2,655,818	N/A	4,179,197	57.4
Modified Consumer Loans (Not Secured by RE)		N/A	N/A		N/A		33,313,198	32,676,646
Modified Business Loans (Not Secured by RE)		N/A	N/A		N/A		0	221,447
TOTAL Modified First RE, Other RE, Consumer, and Business Loans		N/A	N/A		N/A		99,121,128	103,035,557
Total Modified Loans to Total Loans		N/A	0.11		0.73	593.0	1.64	125.1
Total Modified Loans to Net Worth		N/A	0.67		4.62	588.5	9.93	115.0
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*Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
							8. Loan Losses & Bankruptcy Information, and Loan Modifications	

Indirect and Participation Lending								
Return to cover		For Charter :	N/A					
09/07/2011		Count of CU :	125					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
	Count of CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011
INDIRECT LOANS OUTSTANDING								
Indirect Loans - Point of Sale Arrangement	639,876,146	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6	551,005,479
Indirect Loans - Outsourced Lending Relationship	396,860,957	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1	472,355,142
Total Outstanding Indirect Loans	1,036,737,103	1,087,538,176	4.9	1,174,057,089	8.0	1,040,644,418	-11.4	1,023,360,621
%Indirect Loans Outstanding / Total Loans	18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	16.82
DELINQUENCY - INDIRECT LENDING								
1 to < 2 Months Delinquent	23,373,585	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0	25,773,612
2 to < 6 Months Delinquent	11,000,985	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3	7,225,456
6 to 12 Months Delinquent	1,740,217	2,304,136	32.4	3,160,767	37.2	2,746,955	-13.1	1,568,409
12 Months & Over Delinquent	516,328	375,037	-27.4	289,925	-22.7	209,611	-27.7	281,940
Total Del Indirect Lns (2 or more Mo)	13,257,530	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2	9,075,805
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	5.9	1.41	4.2	1.24	-12.2	0.89
LOAN LOSSES - INDIRECT LENDING								
* Indirect Loans Charged Off	13,049,602	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0	5,411,458
* Indirect Loans Recovered	2,051,315	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5	641,119
* NET INDIRECT LOAN C/Os	10,998,287	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4	4,770,339
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	21.3	1.10	-13.8	1.24	12.8	0.92
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):								
Consumer	N/A	N/A		12,936,471		13,952,620	7.9	6,987,351
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		9,664,134
Real Estate	N/A	N/A		22,411,030		18,459,571	-17.6	15,500,011
Member Business Loans (excluding C&D)	N/A	N/A		6,858,706		14,569,410	112.4	15,540,892
Non-Member Business Loans (excluding C&D)	N/A	N/A		5,510,129		20,762,048	276.8	34,046,639
Commercial Construction & Development	N/A	N/A		0		83,412	N/A	291,943
Loan Pools	N/A	N/A		65,749,360		79,767,019	21.3	81,217,399
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	54,923,233	71,100,039	29.5	113,465,696	59.6	147,594,080	30.1	163,248,369
%Participation Loans Outstanding / Total Loans	0.97	1.19	22.9	1.87	56.6	2.44	30.8	2.68
* Participation Loans Purchased YTD	17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	29,537,770
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	110.4	2.28	38.5	2.54	11.4	2.40
PARTICIPATION LOANS SOLD:								
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		17,204,692		24,956,487	45.1	26,704,541
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		7,657,368		13,297,782	73.7	12,551,751
* Participation Loans Sold YTD	4,416,558	4,513,450	2.2	8,013,833	77.6	9,934,445	24.0	4,858,662
** %Participation Loans Sold YTD / Total Assets	0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.10
WHOLE LOANS PURCHASED AND SOLD:								
*Loans Purchased in Full from Other Financial Institutions YTD	210,700	1,391,225	560.3	0	-100.0	26,391,918	N/A	0
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		0
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.01	0.06	528.0	0.00	-100.0	0.96	N/A	0.00
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0
DELINQUENCY - PARTICIPATION LENDING								
1 to < 2 Months Delinquent	1,022,532	895,332	-12.4	1,221,925	36.5	1,066,682	-12.7	666,197
2 to < 6 Months Delinquent	1,058,798	571,529	-46.0	493,180	-13.7	679,726	37.8	959,587
6 to 12 Months Delinquent	575,106	225,495	-60.8	103,761	-54.0	30,431	-70.7	68,148
12 Months & Over Delinquent	925,036	398,826	-56.9	19,038	-95.2	9,988	-47.5	6,282
Total Del Participation Lns (2 or more Mo)	2,558,940	1,195,850	-53.3	615,979	-48.5	720,145	16.9	1,034,017
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	-63.9	0.54	-67.7	0.49	-10.1	0.63
LOAN LOSSES - PARTICIPATION LENDING								
* Participation Loans Charged Off	2,272,931	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7	951,375
* Participation Loans Recovered	267,446	426,811	59.6	273,348	-36.0	290,360	6.2	129,330
* NET PARTICIPATION LOAN C/Os	2,005,485	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	822,045
**%Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	-52.3	1.32	-11.3	1.15	-13.2	1.06
*Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
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								9. IndirectAndParticipationLns

		Real Estate Loan Information 1							
Return to cover		For Charter : N/A							
09/07/2011		Count of CU : 125							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
		Dec-2007		Dec-2008 % Chg		Dec-2009 % Chg		Dec-2010 % Chg	
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years		728,616,246		876,778,932 20.3		915,352,026 4.4		890,532,453 -2.7	
Fixed Rate 15 years or less		325,056,367		344,451,911 6.0		354,062,465 2.8		428,073,256 20.9	
Other Fixed Rate		1,223,128		1,793,861 46.7		8,633,472 381.3		15,720,652 82.1	
Total Fixed Rate First Mortgages		1,054,895,741		1,223,024,704 15.9		1,278,047,963 4.5		1,334,326,361 4.4	
Balloon/Hybrid > 5 years		42,286,364		48,192,417 14.0		37,772,245 -21.6		38,194,964 1.1	
Balloon/Hybrid 5 years or less		357,126,092		476,232,842 33.4		437,306,584 -8.2		492,494,748 12.6	
Total Balloon/Hybrid First Mortgages		399,412,456		524,425,259 31.3		475,078,829 -9.4		530,689,712 11.7	
Adjustable Rate First Mtgs 1 year or less		51,714,964		60,696,640 17.4		47,390,609 -21.9		60,928,246 28.6	
Adjustable Rate First Mtgs >1 year		134,585,192		57,094,125 -57.6		77,690,386 36.1		81,041,310 4.3	
Total Adjustable First Mortgages		186,300,156		117,790,765 -36.8		125,080,995 6.2		141,969,556 13.5	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING		1,640,608,353		1,865,240,728 13.7		1,878,207,787 0.7		2,006,985,629 6.9	
Other Real Estate Loans									
Closed End Fixed Rate		309,007,095		390,939,815 26.5		379,013,798 -3.1		306,648,425 -19.1	
Closed End Adjustable Rate		2,909,100		9,137,683 214.1		9,889,243 8.2		10,654,249 7.7	
Open End Adjustable Rate (HELOC)		475,379,557		482,009,024 1.4		509,653,731 5.7		536,202,539 5.2	
Open End Fixed Rate		84,049,663		39,726,661 -52.7		32,984,778 -17.0		28,660,980 -13.1	
TOTAL OTHER REAL ESTATE OUTSTANDING		871,345,415		921,813,183 5.8		931,541,550 1.1		882,166,193 -5.3	
TOTAL RE (FIRST AND OTHER) OUTSTANDING		2,511,953,768		2,787,053,911 11.0		2,809,749,337 0.8		2,889,151,822 2.8	
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)		1,097,182,105		1,271,217,121 15.9		1,315,820,208 3.5		1,372,521,325 4.3	
Other RE Fixed Rate		393,056,758		430,666,476 9.6		411,998,576 -4.3		335,309,405 -18.6	
Total Fixed Rate RE Outstanding		1,490,238,863		1,701,883,597 14.2		1,727,818,784 1.5		1,707,830,730 -1.2	
% (Total Fixed Rate RE/Total Assets)		18.71		19.96 6.7		18.16 -9.0		17.50 -3.6	
% (Total Fixed Rate RE/Total Loans)		26.33		28.54 8.4		28.43 -0.4		28.26 -0.6	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)		543,426,248		594,023,607 9.3		562,387,579 -5.3		634,464,304 12.8	
Other RE Adj Rate		478,288,657		491,146,707 2.7		519,542,974 5.8		546,856,788 5.3	
Total Adj Rate RE Outstanding		1,021,714,905		1,085,170,314 6.2		1,081,930,553 -0.3		1,181,321,092 9.2	
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans		28,226,639		38,270,520 35.6		33,638,635 -12.1		29,151,415 -13.3	
% (Interest Only & Payment Option First Mtg / Total Assets)		0.35		0.45 26.6		0.35 -21.2		0.30 -15.5	
% (Interest Only & Payment Option First Mtg / Net Worth)		3.06		4.09 33.8		3.51 -14.3		2.92 -16.8	
Outstanding Interest Only & Payment Option Other RE / LOCs Loans		N/A		N/A		16,115,812		15,511,523 -3.7	
Outstanding Residential Construction (Excluding Business Purpose Loans)		15,922,844		16,650,145 4.6		7,986,638 -52.0		2,837,821 -64.5	
Allowance for Loan Losses on all RE Loans		2,702,507		6,571,141 143.1		9,085,368 38.3		14,571,509 60.4	
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years		263,910,463		330,942,555 25.4		719,039,640 117.3		616,301,437 -14.3	
* Fixed Rate 15 years or less		68,516,941		116,047,901 69.4		327,038,385 181.8		383,503,700 17.3	
* Other Fixed Rate		705,746		906,591 28.5		6,568,486 624.5		7,059,019 7.5	
* Total Fixed Rate First Mortgages		333,133,150		447,897,047 34.4		1,052,646,511 135.0		1,006,864,156 -4.3	
* Balloon/Hybrid > 5 years		12,143,436		10,472,115 -13.8		11,631,771 11.1		6,760,724 -41.9	
* Balloon/Hybrid 5 years or less		116,811,617		136,384,143 16.8		103,945,738 -23.8		89,974,088 -13.4	
* Total Balloon/Hybrid First Mortgages		128,955,053		146,856,258 13.9		115,577,509 -21.3		96,734,812 -16.3	
* Adjustable Rate First Mtgs 1 year or less		11,029,008		21,994,066 99.4		10,186,921 -53.7		22,100,740 117.0	
* Adjustable Rate First Mtgs >1 year		18,543,849		18,615,995 0.4		8,723,898 -53.1		24,216,094 177.6	
* Total Adjustable First Mortgages		29,572,857		40,610,061 37.3		18,910,819 -53.4		46,316,834 144.9	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED		491,661,060		635,363,366 29.2		1,187,134,839 86.8		1,149,915,802 -3.1	
* Amounts are year-to-date while the related %change ratios are annualized.									
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		Real Estate Loan Information 2						
<u>Return to cover</u>		For Charter : N/A						
09/07/2011		Count of CU : 125						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A						
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
* OTHER REAL ESTATE (Granted)								
* Closed End Fixed Rate		117,895,507	132,550,595	12.4	86,869,905	-34.5	50,219,204	-42.2
* Closed End Adjustable Rate		1,236,782	1,111,608	-10.1	2,050,853	84.5	1,909,946	-6.9
* Open End Adjustable Rate (HELOC)		123,952,740	116,876,918	-5.7	130,551,404	11.7	134,066,286	2.7
* Open End Fixed Rate and Other		49,920,413	13,524,904	-72.9	4,985,901	-63.1	3,644,285	-26.9
* TOTAL OTHER REAL ESTATE GRANTED		293,005,442	264,064,025	-9.9	224,458,063	-15.0	189,839,721	-15.4
* TOTAL RE (FIRST AND OTHER) GRANTED		784,666,502	899,427,391	14.6	1,411,592,902	56.9	1,339,755,523	-5.1
%/Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		23.05	25.82	12.0	40.14	55.5	38.67	-3.7
RE LOANS SOLD/SERVICED								
* First Mortgage R.E. Loans Sold		139,909,296	151,784,993	8.5	775,263,968	410.8	750,482,209	-3.2
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		28.46	23.89	-16.0	65.31	173.4	65.26	-0.1
AMT of Mortgage Servicing Rights		2,751,657	2,430,031	-11.7	6,706,113	176.0	9,335,682	39.2
Outstanding RE Loans Sold But Serviced		568,081,331	612,050,055	7.7	1,147,815,524	87.5	1,554,919,924	35.5
% (Mortgage Servicing Rights / Net Worth)		0.30	0.26	-12.9	0.70	169.0	0.93	33.7
MISC. RE LOAN INFORMATION								
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,035,560,975	1,135,384,238	9.6	1,082,481,655	-4.7	1,105,721,686	2.1
R.E. Lns also Mem. Bus. Lns		62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9
REVERSE MORTGAGES								
Federally Insured Home Equity Conversion Mortgage (HECM)		N/A	N/A		0		0	N/A
Proprietary Reverse Mortgage Products		N/A	N/A		0		0	N/A
Total Reverse Mortgages		N/A	N/A		0		0	N/A
RE LOAN MODIFICATIONS OUTSTANDING								
Modified First Mortgage RE Loans		N/A	5,844,150		40,564,003	594.1	57,463,013	41.7
Modified Other RE Loans		N/A	423,570		3,707,298	775.3	8,344,917	125.1
Total Modified First and Other RE Loans		N/A	6,267,720		44,271,301	606.3	65,807,930	48.6
Modified RE Loans Also Reported as Business Loans		N/A	0		2,655,818	N/A	4,179,197	57.4
DELINQUENT R.E. LOANS > 2 MOS								
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8
Other R.E. Fixed Rate		1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6
Other R.E. Adj. Rate		1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0
TOTAL DEL R.E. > 2 MOS		6,778,602	18,726,438	176.3	35,057,832	87.2	41,625,327	18.7
DELINQUENT 1 TO < 2 MOS								
First Mortgage		20,107,022	31,665,013	57.5	44,516,797	40.6	42,619,780	-4.3
Other		5,884,998	7,362,152	25.1	9,097,274	23.6	8,900,334	-2.2
Total Del R.E. 1 to < 2 Mos		25,992,020	39,027,165	50.2	53,614,071	37.4	51,520,114	-3.9
Total Del R.E. Loans > 1 Mos		32,770,622	57,753,603	76.2	88,671,903	53.5	93,145,441	5.0
RE LOAN DELINQUENCY RATIOS								
% R.E. Loans dg > 1 Mos		1.30	2.07	58.8	3.16	52.3	3.22	2.2
% R.E. Loans dg > 2 Mos		0.27	0.67	149.0	1.25	85.7	1.44	15.5
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS								
Modified First Mortgage RE Loans > 2 Mo Del		N/A	1,061,655		6,763,878	537.1	7,754,866	14.7
Modified Other RE Loans > 2 Mo Del		N/A	0		597,714	N/A	1,269,427	112.4
Total Modified First and Other RE > 2 Mo Del		N/A	1,061,655		7,361,592	593.4	9,024,293	22.6
% Total Modified 1st and Other RE > 2 Mo Del							9,284,749	2.9
/ Total Modified 1st and Other RE		N/A	16.94		16.63	-1.8	13.71	-17.5
Modified RE Loans Also Reported as Business Loans > 2 Mo Del								
% Modified RE Lns also Reported as Business Loans > 2 Mo Del		N/A	0		1,317,485	N/A	460,969	-65.0
/ Total Modified RE Lns also Reported as Business Loans		N/A	0.00		49.61	N/A	11.03	-77.8
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:								
* Total 1st Mortgage Lns Charged Off		825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9
* Total 1st Mortgage Lns Recovered		505,399	8,693	-98.3	34,082	292.1	59,676	75.1
* NET 1st MORTGAGE LN C/Os		320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.02	0.05	156.3	0.10	92.4	0.22	125.4
* Total Other RE Lns Charged Off		1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7
* Total Other RE Lns Recovered		166,678	176,994	6.2	272,359	53.9	427,267	56.9
* NET OTHER RE LN C/Os		1,774,819	2,763,156	55.7	7,386,155	167.3	7,284,808	-1.4
**Net Charge Offs Other RE Loans / Avg Other RE Loans		0.21	0.31	47.3	0.80	158.6	0.80	0.8
* Amounts are year-to-date and the related % change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
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		Member Business Loan Information								
Return to cover		For Charter : N/A		Count of CU : 125		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State		
CU Name: N/A		Criteria:		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
Peer Group: N/A		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹		66,557,172	114,486,821	72.0	164,321,957	43.5	221,342,530	34.7	241,546,595	9.1
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹		14,024,848	14,348,837	2.3	20,108,453	40.1	37,251,220	85.3	51,591,633	38.5
Total Business Loans (NMBLB) ¹		80,582,020	128,835,658	59.9	184,430,410	43.2	258,593,750	40.2	293,138,228	13.4
Unfunded Commitments ¹		7,196,221	3,909,216	-45.7	6,567,329	68.0	9,675,211	47.3	8,433,962	-12.8
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹		73,385,799	124,926,442	70.2	177,863,081	42.4	248,918,539	39.9	284,704,266	14.4
%Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹		0.92	1.47	59.0	1.87	27.6	2.55	36.4	2.80	9.8
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding of Business Loans to Members		850	1,071	26.0	1,264	18.0	1,406	11.2	1,466	4.3
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers		50	61	22.0	107	75.4	159	48.6	184	15.7
Total Number of Business Loans Outstanding		900	1,132	25.8	1,371	21.1	1,565	14.2	1,650	5.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development		N/A	N/A		N/A		N/A		6,000,176	
Farmland		N/A	N/A		N/A		N/A		670,656	
Non-Farm Residential Property		N/A	N/A		N/A		N/A		92,097,416	
Owner Occupied, Non-Farm, Non-Residential Property		N/A	N/A		N/A		N/A		65,584,712	
Non-Owner Occupied, Non-Farm, Non-Residential Property		N/A	N/A		N/A		N/A		79,377,317	
Total Real Estate Secured Business Loans		N/A	N/A		N/A		N/A		243,730,277	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers		N/A	N/A		N/A		N/A		335,628	
Commercial and Industrial Loans		N/A	N/A		N/A		N/A		46,666,592	
Unsecured Business Loans		N/A	N/A		N/A		N/A		844,865	
Unsecured Revolving Lines of Credit (Business Purpose)		N/A	N/A		N/A		N/A		1,560,866	
Total Non-Real Estate Secured Business Loans		N/A	N/A		N/A		N/A		49,407,951	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE										
Number - Construction and Development		N/A	N/A		N/A		N/A		11	
Number - Farmland		N/A	N/A		N/A		N/A		5	
Number - Non-Farm Residential Property		N/A	N/A		N/A		N/A		696	
Number - Owner Occupied, Non-Farm, Non-Residential Property		N/A	N/A		N/A		N/A		147	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property		N/A	N/A		N/A		N/A		233	
Total Number of Real Estate Secured Business Loans		N/A	N/A		N/A		N/A		1,092	
Number - Loans to finance agricultural production and other loans to farmers		N/A	N/A		N/A		N/A		14	
Number - Commercial and Industrial Loans		N/A	N/A		N/A		N/A		282	
Number - Unsecured Business Loans		N/A	N/A		N/A		N/A		15	
Number - Unsecured Revolving Lines of Credit (Business Purpose)		N/A	N/A		N/A		N/A		247	
Total Number of Non-Real Estate Secured Business Loans		N/A	N/A		N/A		N/A		558	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹		48,389,576	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	39,902,793	-13.2
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹		3,318,902	2,700,795	-18.6	5,574,493	106.4	20,032,451	259.4	17,291,994	72.6
DELINQUENCY - MEMBER BUSINESS LOANS										
1 to < 2 Months Delinquent		1,088,831	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	2,697,388	-3.4
2 to < 6 Months Delinquent		137,207	514,614	275.1	2,237,798	334.8	4,737,541	111.7	3,404,193	-28.1
6 to 12 Months Delinquent		0	249,075	N/A	1,064,542	327.4	528,457	-50.4	2,396,119	353.4
12 Months & Over Delinquent		0	0	N/A	117,563	N/A	148,735	26.5	94,886	-36.2
Total Del Loans - All Types (2 or more Mo)		137,207	763,689	456.6	3,419,903	347.8	5,414,733	58.3	5,895,198	8.9
MBL DELINQUENCY RATIOS										
% MBL - 1 Month Delinquent (All delinquency > 30 days)		1.67	2.25	35.0	3.67	62.6	3.30	-10.1	3.02	-8.5
% MBL - 2 Month Delinquent (Reportable delinquency)		0.19	0.61	227.0	1.92	214.5	2.18	13.1	2.07	-4.8
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs		7,519	432,373	5,650.4	1,476,780	241.6	2,566,581	73.8	664,648	-48.2
*Total MBL Recoveries		0	0	N/A	10,338	N/A	11,499	11.2	0	-100.0
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans		62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	227,902,209	8.4
Construction & Development Loans Meeting 723.3(a)		4,564,040	3,640,995	-20.2	330,2648	-9.3	5,810,062	75.9	2,811,506	-51.6
Number of Construction & Development Loans - 723(a)		30	33	10.0	4	-87.9	12	200.0	9	-25.0
Unsecured Business Loans Meeting 723.7(c)-(d)		1,494,599	532,062	-64.4	957,609	80.0	758,884	-20.8	1,467,882	93.4
Number of Unsecured Business Loans - 723.7(c)-(d)		313	243	-22.4	233	-4.1	224	-3.9	36	-83.9
Agricultural Related (NMBLB) ¹		0	236,997	N/A	215,819	-8.9	120,508	-44.2	1,006,284	735.0
Number of Outstanding Agricultural Related Loans		0	5	N/A	6	20.0	5	-16.7	19	280.0
* Business Loans and Participations Sold		3,236,300	2,025,113	-37.4	6,393,321	215.7	3,236,775	-49.4	2,486,548	53.6
SBA Loans Outstanding		2,132,907	2,839,923	33.1	5,709,286	101.0	6,005,377	5.2	9,472,652	57.7
Number of SBA Loans Outstanding		7	16	128.6	34	112.5	41	20.6	56	36.6

¹PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.

		Other Investment Information							
Return to cover		For Charter : N/A							
09/07/2011		Count of CU : 125							
CU Name: N/A		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
Peer Group: N/A		Count of CU in Peer Group : N/A							
		Dec-2007		Dec-2008		% Chg		Dec-2009	
		% Chg		Dec-2009		% Chg		Dec-2010	
		% Chg		% Chg		% Chg		Jun-2011	
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)		N/A		N/A		N/A		12,591,274	
Total FDIC-Issued Guaranteed Notes		N/A		N/A		N/A		26,122,650	
All Other US Government Obligations		N/A		N/A		N/A		2,509	
TOTAL U.S. GOVERNMENT OBLIGATIONS		6,219,175		9,908,860		59.3		36,312,842	
		266.5		266.5		106,187,969		192.4	
		97,923,555		97,923,555		-7.8			
Agency/GSE Debt Instruments (not backed by mortgages)		N/A		432,366,708		667,624,758		54.4	
Agency/GSE Mortgage-Backed Securities		N/A		265,958,806		413,225,224		55.4	
TOTAL FEDERAL AGENCY SECURITIES		546,518,665		698,325,514		27.8		1,080,849,982	
		54.8		54.8		1,483,518,936		37.3	
Securities Issued by States and Political Subdivision in the U.S.		N/A		N/A		N/A		N/A	
Privately Issued Mortgage-Related Securities		N/A		12,917,274		10,014,077		-22.5	
Privately Issued Securities (FCUs only)		N/A		N/A		N/A		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)		N/A		859,315		2,985,165		247.4	
TOTAL OTHER MORTGAGE-BACKED SECURITIES		N/A		13,776,589		12,999,242		-5.6	
		9,201,708		9,201,708		-29.2		8,178,229	
		-11.1							
Mutual Funds		N/A		N/A		25,328,658		26,811,251	
Common Trusts		N/A		N/A		5,763,533		1,085,839	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS		31,061,951		28,497,720		-8.3		31,092,191	
		9.1		9.1		27,897,090		-10.3	
Bank Issued FDIC-Guaranteed Bonds		N/A		N/A		N/A		N/A	
								0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations		52,521,346		90,396,056		72.1		119,281,548	
Commercial Mortgage Backed Securities		11,694,006		14,567,361		24.6		23,807,700	
		63.4		63.4		33,983,221		42.7	
		43,312,488		43,312,488		27.5			
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		0		0		N/A		0	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas		0		0		N/A		0	
Securities per 703.12(b)		0		0		N/A		0	
Deposits/Shares per 703.10(a)		0		0		N/A		0	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)		0		0		N/A		0	
		0		0		N/A		0	
Fair Value of Total Investments		1,836,942,090		2,070,639,099		12.7		2,881,314,361	
		39.2		39.2		3,179,976,588		10.4	
Investment Repurchase Agreements		494,472		550,998		11.4		136,265	
		-75.3		-75.3		136,621		0.3	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage		0		0		N/A		0	
		0		0		N/A		0	
Cash on Deposit in Corporate Credit Unions		375,894,940		425,349,222		13.2		433,986,036	
		2.0		2.0		309,919,137		-28.6	
Cash on Deposit in Other Financial Institutions		49,193,129		132,022,988		168.4		204,170,412	
		54.6		54.6		241,749,733		18.4	
		439,088,767		439,088,767		81.6			
CUSO INFORMATION									
Value of Investments in CUSO		14,636,865		15,138,267		3.4		17,452,633	
CUSO loans		887,939		231,728		-73.9		306,659	
		32.3		32.3		6,876,501		2,142.4	
Aggregate cash outlays in CUSO		4,721,346		3,847,806		-18.5		7,734,919	
		8.3		8.3		7,922,036		2.4	
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs		N/A		N/A		13,202,095		14,860,564	
		12.6		12.6		12,907,165		-13.1	
Total Capital of Wholly Owned CUSOs		N/A		N/A		9,904,543		9,852,313	
		-0.5		-0.5		9,560,676		-3.0	
Net Income/Loss of Wholly Owned CUSOs		N/A		N/A		2,312,319		-142,798	
		-106.2		-106.2		-336,366		-135.6	
Total Loans of Wholly Owned CUSOs		N/A		N/A		N/A		N/A	
								297,688	
Total Delinquency of Wholly Owned CUSOs		N/A		N/A		0		0	
		N/A		N/A		N/A		24,793	
		N/A		N/A		N/A		N/A	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)		0		0		N/A		0	
Outstanding Balance of Brokered CDs and Share Certificates Purchased		38,475,291		93,279,835		142.4		145,927,182	
		56.4		56.4		191,218,162		31.0	
		201,212,913		201,212,913		5.2			
CREDIT UNION INVESTMENT PROGRAMS									

	Supplemental Share Information, Off Balance Sheet, & Borrowings							
Return to cover	For Charter	N/A						
09/07/2011	Count of CU	125						
CU Name: N/A	Asset Range:	N/A						
Peer Group: N/A	Criteria:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):								
Accounts Held by Member Government Depositors	21,736,747	15,901,704	-26.8	20,909,323	31.5	7,683,088	-63.3	693,064
Accounts Held by Nonmember Government Depositors	257,464	213,814	-17.0	521,258	143.8	647,541	24.2	1,820,067
Employee Benefit Member Shares	8,850,751	12,218,141	38.0	12,585,566	3.0	13,809,274	9.7	14,437,733
Employee Benefit Nonmember Shares	0	53	N/A	0	-100.0	0	N/A	0
529 Plan Member Deposits	289,781	334,542	15.4	0	-100.0	0	N/A	0
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0
Health Savings Accounts	431,846	1,900,383	340.1	3,344,169	76.0	5,344,456	59.8	7,813,606
Dollar Amount of Share Certificates >= \$100,000	393,681,797	403,333,999	2.5	476,210,480	18.1	441,991,144	-7.2	438,108,756
Dollar Amount of IRA/Keogh >= \$100,000	171,262,339	221,661,308	29.4	282,953,227	27.7	303,433,295	7.2	310,120,122
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	135,714	N/A	0	-100.0	0
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		15,093,102		12,353,555
SAVING MATURITIES								
< 1 year	5,830,848,971	6,197,990,399	6.3	7,044,640,696	13.7	7,368,314,318	4.6	7,606,460,570
1 to 3 years	488,999,555	676,709,775	38.4	613,278,393	-9.4	646,741,993	5.5	670,948,655
> 3 years	285,749,545	280,200,822	-1.9	285,762,261	2.0	355,955,741	24.6	392,311,527
Total Shares & Deposits	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,371,012,052	5.4	8,669,720,752
INSURANCE COVERAGE IN ADDITION TO NCUSIF								
Share/Deposit Insurance in Addition to NCUSIF	9	10	11.1	10	0.0	10	0.0	9
Dollar Amount of Shares/Deposits Covered by Additional Insurance	58,818,154	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4	38,003,584
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS								
Commercial Real Estate /1	3,406,070	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7	1,634,299
Construction & Land Development (MBL)	N/A	N/A		0		991,939	N/A	1,525,995
Outstanding Letters of Credit	191,448	15,365,197	7,925.8	20,245,721	31.8	8,693,179	-57.1	155,806
Other Unfunded MBL Commitments	3,790,151	713,000	-81.2	5,649,272	692.3	6,262,486	10.9	5,117,862
Total Unfunded Commitments for Business Loans	7,387,669	19,274,413	160.9	26,813,050	39.1	18,368,390	-31.5	8,433,962
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)								
Revolving O/E Lines 1-4 Family	416,048,131	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8	430,536,852
Credit Card Line	824,335,112	817,905,365	-0.8	788,043,198	-3.7	779,667,644	-1.1	800,926,852
Unsecured Share Draft Lines of Credit	113,218,260	117,185,694	3.5	127,344,947	8.7	130,352,437	2.4	115,401,938
Overdraft Protection Programs	138,197,802	158,167,143	14.4	191,893,464	21.3	196,658,539	2.5	219,304,572
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		2,941,689		635,443	-78.4	745,825
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		0		0	N/A	0
Proprietary Reverse Mortgage Products	N/A	N/A		0		0	N/A	0
Other Unused Commitments	10,921,564	39,830,384	264.7	13,330,531	-66.5	39,737,926	198.1	40,881,876
Total Unfunded Commitments for Non-Business Loans	1,502,720,869	1,564,918,093	4.1	1,543,041,404	-1.4	1,569,982,840	1.7	1,607,797,915
Total Used Commitments	1,510,108,538	1,584,192,506	4.9	1,569,854,454	-0.9	1,588,351,230	1.2	1,616,231,877
% (Unused Commitments / Cash & ST Investments)	127.21	135.53	6.5	106.43	-21.5	114.70	7.8	113.09
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		1,615,427,962
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		803,915
Loans Transferred with Recourse ¹	262,801,132	219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0	104,684,275
Pending Bond Claims	460,620	1,235,713	168.3	988,192	-20.0	170,181	-82.8	245,671
Other Contingent Liabilities	0	45,236	N/A	571,338	1,163.0	597,917	4.7	910,112
CREDIT AND BORROWING ARRANGEMENTS:								
Num FHLB Members	15	16	6.7	18	12.5	21	16.7	21
LINES OF CREDIT (Borrowing)								
Total Credit Lines	1,330,678,192	1,471,747,899	10.6	1,623,048,984	10.3	1,552,786,660	-4.3	1,482,771,532
Total Committed Credit Lines	0	18,382,000	N/A	45,506,132	147.6	18,092,000	-60.2	39,372,202
Total Credit Lines at Corporate Credit Unions	N/A	N/A		502,943,302		326,122,380	-35.2	207,959,802
Draws Against Lines of Credit	42,593,915	4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2	18,597,426
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS								
Line of Credit Outstanding from Corporate Cus	N/A	N/A		7,150,999		3,039,178	-57.5	98,647
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		141,467,000		12,000,000	-91.5	5,000,000
MISCELLANEOUS BORROWING INFORMATION:								
Assets Pledged to Secure Borrowings	N/A	N/A		666,440,336		623,965,585	-6.4	691,650,031
Amount of Borrowings Subject to Early Repayment at Lenders Option	105,763,000	103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8	109,000,000
# Means the number is too large to display in the cell								
¹ Included MBL construction and land development prior to 03/31/09.								
								15.SuppShareOBS&Borr

		Miscellaneous Information, Programs, Services								
Return to cover		For Charter: N/A								
09/07/2011		Count of CU : 125								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	
MEMBERSHIP:										
Num Current Members	1,180,491	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3	1,233,540	0.2	
Num Potential Members	25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	28,332,043	2.3	
% Current Members to Potential Members	4.68	4.45	-4.9	4.80	7.9	4.44	-7.5	4.35	-2.0	
* % Membership Growth	-0.27	2.21	910.4	2.33	5.5	-0.33	-114.1	0.46	241.6	
Total Num Savings Accts	2,122,237	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0	2,293,906	1.2	
EMPLOYEES:										
Num Full-Time Employees	2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,083	0.4	
Num Part-Time Employees	444	463	4.3	411	-11.2	422	2.7	417	-1.2	
BRANCHES:										
Num of CU Branches	323	338	4.6	323	-4.4	322	-0.3	324	0.6	
Num of CUs Reporting Shared Branches	27	28	3.7	26	-7.1	27	3.8	30	11.1	
Plan to add new branches or expand existing facilities	N/A	12		0	-100.0	1	N/A	11	1,000.0	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	2,226,373,517	2,340,798,233	5.1	2,879,991,555	23.0	2,760,548,712	-4.1	1,231,511,240	-10.8	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Business Loans	25	26	4.0	22	-15.4	22	0.0	22	0.0	
Credit Builder	N/A	N/A		15		15	0.0	17	13.3	
Debt Cancellation/Suspension	0	3	N/A	5	66.7	6	20.0	6	0.0	
Direct Financing Leases	0	0	N/A	1	N/A	1	0.0	1	0.0	
Indirect Business Loans	N/A	N/A		6		6	0.0	7	16.7	
Indirect Consumer Loans	41	41	0.0	29	-29.3	31	6.9	31	0.0	
Indirect Mortgage Loans	N/A	N/A		7		9	28.6	9	0.0	
Interest Only or Payment Option 1st Mortgage Loans	7	6	-14.3	5	-16.7	5	0.0	5	0.0	
Micro Business Loans	N/A	N/A		11		11	0.0	10	-9.1	
Micro Consumer Loans	N/A	N/A		11		11	0.0	13	18.2	
Overdraft Lines of Credit	66	70	6.1	58	-17.1	64	10.3	66	3.1	
Overdraft Protection	73	54	-26.0	52	-3.7	57	9.6	57	0.0	
Participation Loans	33	38	15.2	27	-28.9	30	11.1	32	6.7	
Pay Day Loans	N/A	N/A		10		12	20.0	13	8.3	
Real Estate Loans	91	89	-2.2	70	-21.3	76	8.6	75	-1.3	
Refund Anticipation Loans	N/A	N/A		2		2	0.0	2	0.0	
Risk Based Loans	62	64	3.2	64	0.0	70	9.4	71	1.4	
Share Secured Credit Cards	N/A	N/A		23		24	4.3	25	4.2	
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		0		0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program	92	92	0.0	81	-12.0	89	9.9	90	1.1	
Business Share Accounts	N/A	N/A		35		38	8.6	38	0.0	
Check Cashing	N/A	N/A		60		64	6.7	65	1.6	
First Time Homebuyer Program	N/A	N/A		9		9	0.0	10	11.1	
Health Savings Accounts	N/A	N/A		8		10	25.0	10	0.0	
Individual Development Accounts	N/A	N/A		2		2	0.0	2	0.0	
In-School Branches	N/A	N/A		1		2	100.0	2	0.0	
Insurance/Investment Sales	10	17	70.0	28	64.7	30	7.1	30	0.0	
International Remittances	N/A	N/A		11		11	0.0	12	9.1	
Low Cost Wire Transfers	N/A	N/A		62		70	12.9	70	0.0	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		4		2	-50.0	2	0.0	
Adjusted Retained Earnings Obtained through Business Combinations		N/A	N/A		2,874,594		2,741,933	-4.6	2,741,933	0.0
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	18,057,907		21,481,513	19.0	22,711,522	5.7	22,515,213	-0.9	

		Information Systems & Technology						
Return to cover		For Charter :	N/A					
09/07/2011		Count of CU :	125					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
Count of CU in Peer Group :		N/A						
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
System Used to Maintain Share/Loan Records								
Manual System (No Automation)		1	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System		89	89	0.0	74	-16.9	73	-1.4
Vendor On-Line Service Bureau		45	45	0.0	45	0.0	45	0.0
CU Developed In-House System		1	0	-100.0	1	N/A	1	0.0
Other		3	1	-66.7	5	400.0	5	0.0
Electronic Financial Services								
Home Banking Via Internet Website		84	88	4.8	86	-2.3	87	1.2
Audio Response/Phone Based		76	75	-1.3	73	-2.7	72	-1.4
Automatic Teller Machine (ATM)		81	84	3.7	82	-2.4	82	0.0
Kiosk		1	1	0.0	6	500.0	6	0.0
Mobile Banking		N/A	N/A		7		12	71.4
Other		1	2	100.0	4	100.0	4	0.0
Services Offered Electronically								
Member Application		35	38	8.6	33	-13.2	34	3.0
New Loan		48	50	4.2	44	-12.0	45	2.3
Account Balance Inquiry		91	94	3.3	89	-5.3	89	0.0
Share Draft Orders		69	68	-1.4	61	-10.3	63	3.3
New Share Account		18	20	11.1	21	5.0	21	0.0
Loan Payments		82	87	6.1	82	-5.7	84	2.4
Account Aggregation		3	8	166.7	11	37.5	12	9.1
Internet Access Services		14	16	14.3	24	50.0	23	-4.2
e-Statements		N/A	65		71	9.2	73	2.8
External Account Transfers		N/A	N/A		14		15	7.1
View Account History		83	90	8.4	91	1.1	91	0.0
Merchandise Purchase		9	8	-11.1	5	-37.5	5	0.0
Merchant Processing Services		N/A	N/A		4		4	0.0
Remote Deposit Capture		N/A	N/A		2		5	150.0
Share Account Transfers		91	91	0.0	86	-5.5	86	0.0
Bill Payment		58	62	6.9	61	-1.6	64	4.9
Download Account History		63	68	7.9	74	8.8	76	2.7
Electronic Cash		5	5	0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification		1	3	200.0	2	-33.3	2	0.0
Type of World Wide Website Address								
Informational		14	11	-21.4	13	18.2	12	-7.7
Interactive		7	4	-42.9	8	100.0	8	0.0
Transactional		77	83	7.8	79	-4.8	80	1.3
Number of Members That Use Transactional Website		313,800	348,364	11.0	356,542	2.3	400,866	12.4
No Website, But Planning to Add in the Future		6	3	-50.0	1	-66.7	1	0.0
Type of Website Planned for Future								
Informational		4	2	-50.0	0	-100.0	0	N/A
Interactive		1	0	-100.0	0	N/A	0	N/A
Transactional		1	1	0.0	1	0.0	1	0.0
Miscellaneous								
Internet Access		121	122	0.8	119	-2.5	119	0.0

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09/07/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

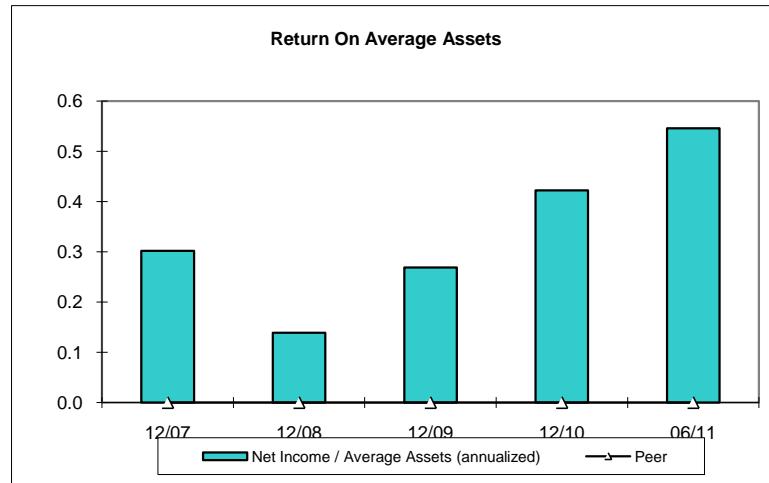
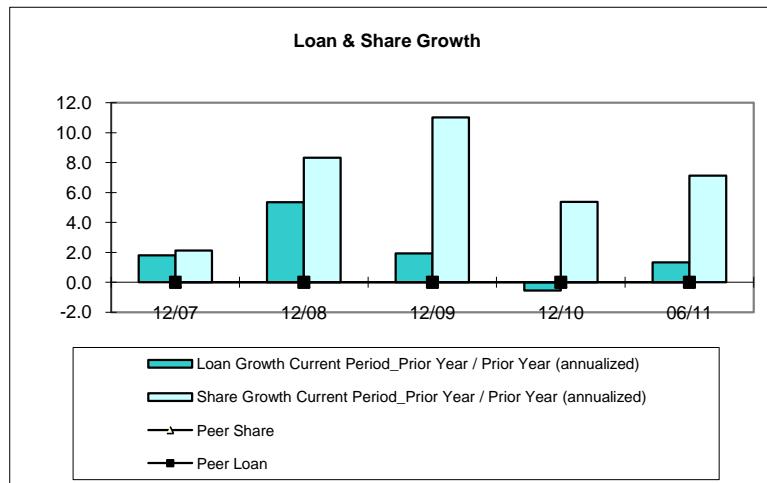
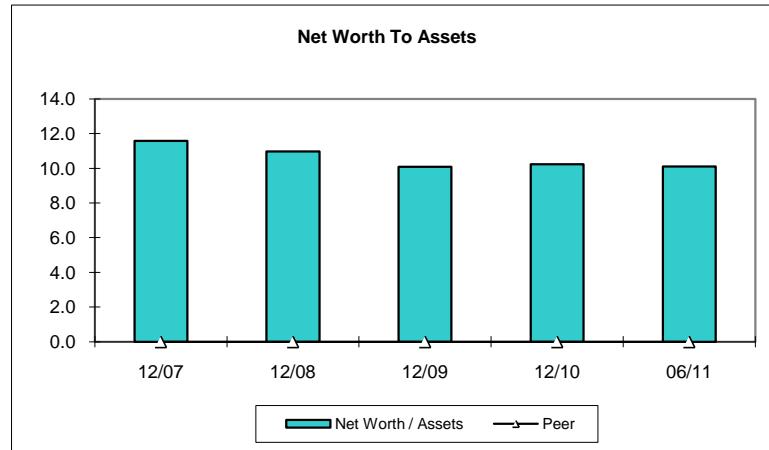
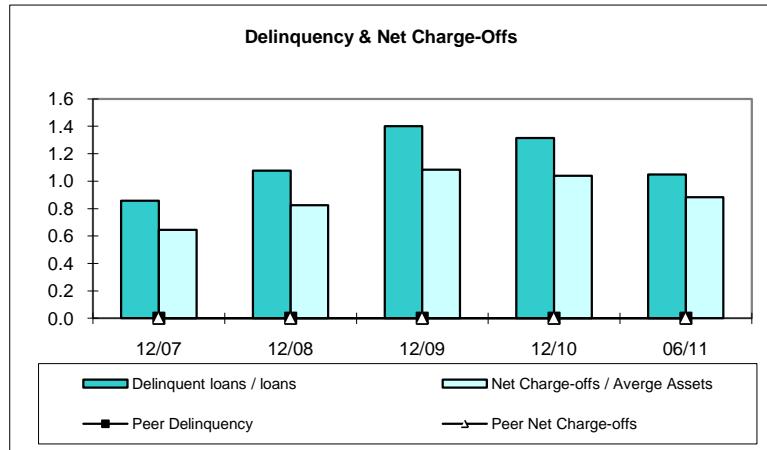
For Charter : N/A

Count of CU : 125

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



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09/07/2011

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 125

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

